

Table I.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,977	1,801	2,263	2,573	2,176	1,814	2,165	1,946
Industry group **								
Agric., fish., forest.	1,784	1,312 *	2,074 *	1,316 *	2,624	1,909	1,608 *	1,846
Mining and manufacturing	1,370	2,257	1,963	2,159	1,412	1,190	2,077	1,307
Construction	2,263	1,605	2,473	2,671	2,211	1,931	2,006	2,501
Utilities and transp.	1,420	1,902	1,250 *	2,135	1,206	1,389	1,537	1,408
Wholesale trade	1,785	1,125	1,429	2,196	2,248	1,588	1,510	1,847
Fin. svcs. and real estate	2,311	1,832	3,082	2,931	2,783	2,198	2,506	2,293
Retail trade	2,387	1,708	2,733	3,705	2,845	1,936	2,803	2,290
Professional services	2,192	1,903	2,479	2,760	2,437	2,051	2,358	2,167
Other services	2,363	2,063	2,065	2,392	2,936	2,264	2,109	2,418
Ownership								
For profit, incorporated	1,929	1,617	2,383	2,703	2,094	1,746	2,173	1,891
For profit, unincorporated	2,410	2,491	2,766	2,442	2,649	2,068	2,651	2,310
Nonprofit	2,119	1,775	1,057	1,956	2,316	2,207	1,690	2,199
Unknown	1,958	5,731 *	.	865 *	2,282 *	1,940	1,956 *	1,958
Age of firm								
Less than 5 years	1,941	1,658	2,305 *	2,061	1,886	1,909	1,891	1,997
5-9 years	2,093	2,095	1,738	2,494	2,283	1,859	2,046	2,123
10-19 years	2,469	1,958	2,523	3,017	2,488	2,021	2,346	2,547
20 or more years	1,946	1,666	2,232	2,458	2,114	1,757	2,144	1,914
Unknown	1,863	.	.	1,919 *	2,122	1,852	3,624	1,862
Multi/single status								
2 or more locations	1,905	1,818	2,925	2,486	2,166	1,817	2,628	1,890
1 location only	2,211	1,800	2,217	2,607	2,199	1,687	2,109	2,326
Percent full-time employees								
Less than 25%	2,661	4,350	3,009	2,291	2,287	2,539	3,272	2,483
25-49 %	2,270	787	2,075 *	2,411	2,768	2,279	1,666	2,360
50-74 %	2,263	1,566	2,864	2,133	2,839	2,178	2,130	2,291
75% or more	1,934	1,820	2,208	2,638	2,111	1,761	2,162	1,898
Union presence								
No union employees	2,109	1,868	2,344	2,824	2,341	1,873	2,302	2,068
Has union employees	1,496	1,294 *	1,698	1,478 *	1,430	1,511	1,247 *	1,517
Unknown	2,188	1,057 *	1,544 *	4,082	2,138	2,181	1,957	2,192
Percent low wage employees								
50% or more low wage	2,448	2,071	2,462	2,134	2,730	2,475	2,280	2,494
Less than 50% low wage	2,033	1,772	2,269	2,613	2,134	1,740	2,160	1,995
Unknown	1,834	1,664 *	1,764 *	2,936	2,034	1,815	1,996	1,832

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.04	121.56	117.86	177.00	86.69	32.17	70.69	29.26
Industry group **								
Agric., fish., forest.	247.30	841.11 *	702.78 *	458.47 *	618.12	388.98	765.65 *	440.83
Mining and manufacturing	36.00	659.77	400.94	114.13	64.88	34.38	204.30	30.40
Construction	265.74	273.42	318.04	668.70	239.41	228.23	140.79	382.41
Utilities and transp.	42.89	463.30	692.74 *	340.48	244.60	55.92	249.28	31.42
Wholesale trade	131.00	264.63	361.11	322.45	380.11	109.38	221.93	135.80
Fin. svcs. and real estate	83.12	341.21	466.37	315.07	228.01	99.75	314.21	83.07
Retail trade	95.68	313.05	255.30	232.44	310.10	110.01	169.02	118.63
Professional services	72.86	135.14	211.76	281.99	181.63	85.50	68.72	89.74
Other services	117.29	316.52	258.37	127.57	270.76	85.92	210.13	116.10
Ownership								
For profit, incorporated	35.66	94.73	94.72	200.80	108.96	34.11	56.14	35.88
For profit, unincorporated	161.48	470.56	514.81	422.23	321.23	224.42	308.07	163.26
Nonprofit	116.20	493.82	187.93	246.47	195.09	183.98	305.51	135.83
Unknown	178.93	1,812.76 *	.	273.50 *	772.29 *	173.05	735.07 *	177.97
Age of firm								
Less than 5 years	133.16	386.03	751.64 *	426.31	361.83	267.85	392.45	318.86
5-9 years	164.29	224.86	485.58	346.91	279.90	429.93	175.88	257.81
10-19 years	156.88	265.96	258.41	464.69	200.02	154.12	126.67	190.69
20 or more years	47.42	188.27	151.87	187.29	146.87	47.74	105.20	47.32
Unknown	65.33	.	.	910.90 *	378.08	68.45	995.91	65.63
Multi/single status								
2 or more locations	31.29	412.45	643.02	295.48	117.73	29.56	226.86	31.52
1 location only	78.23	127.18	129.56	175.13	137.86	498.99	76.93	140.44
Percent full-time employees								
Less than 25%	382.17	1,301.88	898.77	417.71	375.92	194.03	926.63	135.32
25-49 %	101.88	189.28	639.55 *	698.87	315.76	95.86	159.66	109.39
50-74 %	111.28	241.99	449.64	490.17	179.88	103.21	128.53	121.36
75% or more	34.44	116.37	137.55	177.37	89.42	34.54	71.68	33.01
Union presence								
No union employees	28.07	94.77	140.88	83.48	89.97	34.88	53.96	26.59
Has union employees	78.43	673.83 *	500.16	657.46 *	181.94	74.26	377.98 *	80.23
Unknown	82.39	347.53 *	742.65 *	583.44	629.09	94.39	526.42	84.02
Percent low wage employees								
50% or more low wage	113.54	353.92	420.11	334.64	289.02	212.25	261.89	144.32
Less than 50% low wage	57.47	116.24	118.58	196.13	111.34	66.27	80.69	60.39
Unknown	41.84	696.85 *	595.77 *	545.50	362.91	39.63	489.80	40.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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